

PCT

REQUEST

The undersigned requests that the present international application be processed according to the Patent Cooperation Treaty.

For receiving Office use only

International Application No.

International Filing Date

Name of receiving Office and "PCT International Application"

Applicant's or agent's file reference (if desired) (12 characters maximum) 11390-00001-WO

Box No. I TITLE OF INVENTION

SYSTEM AND METHOD FOR TRANSFERRING FUNDS FROM THE UNITED STATES TO NATIONALS IN OFAC-REGULATED COUNTRIES

Box No. II APPLICANT

This person is also inventor

Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant's State (that is, country) of residence if no State of residence is indicated below.)

LESNIAK, Paul H.
313 Stamford Drive
Newark, Delaware 19702
United States of America

Telephone No.

Faxsimile No.

Teleprinter No.

Applicant's registration No. with the Office

State (that is, country) of nationality:
US

State (that is, country) of residence:
US

This person is applicant all designated all designated States except the United States the States indicated in for the purposes of: States the United States of America of America only the Supplemental Box

Box No. III FURTHER APPLICANT(S) AND/OR (FURTHER) INVENTOR(S)

Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country. The country of the address indicated in this Box is the applicant's State (that is, country) of residence if no State of residence is indicated below.)

This person is:

- applicant only
- applicant and inventor
- inventor only (If this check-box is marked, do not fill in below.)

Applicant's registration No. with the Office

State (that is, country) of nationality:
US

State (that is, country) of residence:
US

This person is applicant all designated all designated States except the United States the States indicated in for the purposes of: States the United States of America of America only the Supplemental Box

Further applicants and/or (further) inventors are indicated on a continuation sheet.

Box No. IV AGENT OR COMMON REPRESENTATIVE; OR ADDRESS FOR CORRESPONDENCE

The person identified below is hereby/has been appointed to act on behalf of the applicant(s) before the competent International Authorities as: agent common representative

Name and address: (Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)

Telephone No.
(302) 658-9141

OLSEN, James M.
Connolly Bove Lodge & Hutz LLP
1007 North Orange Street
P.O. Box 2207
Wilmington, Delaware 19899
United States of America

Faxsimile No.
(302) 658-5614

Teleprinter No.

Agent's registration No. with the Office
40,408

Address for correspondence: Mark this check-box where no agent or common representative is/has been appointed and the space above is used instead to indicate a special address to which correspondence should be sent.

Box No. V DESIGNATIONS

The filing of this request constitutes under Rule 4.9(a), the designation of all Contracting States bound by the PCT on the international filing date, for the grant of every kind of protection available and, where applicable, for the grant of both regional and national patents.

However,

DE Germany is not designated for any kind of national protection.
 KR Republic of Korea is not designated for any kind of national protection.
 RU Russian Federation is not designated for any kind of national protection.

(The check-boxes above may be used to exclude (irrevocably) the designations concerned in order to avoid the ceasing of the effect, under the national law, of an earlier national application from which priority is claimed. See the Notes to Box No. V as to the consequences of such national law provisions in these and certain other States.)

Box No. VI PRIORITY CLAIM

The priority of the following earlier application(s) is hereby claimed:

Filing date of earlier application (day/month/year)	Number of earlier application	Where earlier application is:		
		national application: country or Member of WTO	regional application: * regional Office	international application receiving Office
item (1) 6 May 2003	60/468222	US		
item (2) 27 Aug 2003	60/498252	US		
item (3)				

Further priority claims are indicated in the Supplemental Box.

The receiving Office is requested to prepare and transmit to the International Bureau a certified copy of the earlier application(s) (only if the earlier application was filed with the Office which for the purposes of this international application is the receiving Office) identified above as:

all items item (1) item (2) item (3) other, see Supplemental Box

* Where the earlier application is an ARIPO application, indicate at least one country party to the Paris Convention for the Protection of Industrial Property or one Member of the World Trade Organization for which that earlier application was filed (Rule 4.10(b)(ii)).

Box No. VII INTERNATIONAL SEARCHING AUTHORITY

Choice of International Searching Authority (ISA) (if two or more International Searching Authorities are competent to carry out the international search, indicate the Authority chosen; the two-letter code maybe used):

ISA /US

Request to use results of earlier search; reference to that search (if an earlier search has been carried out by or requested from the International Searching Authority):

Date (day/month/year) Number Country (or regional Office)

Box No. VIII DECLARATIONS

The following declarations are contained in Boxes Nos. VIII (i) to (v) (mark the applicable check-boxes below and indicate in the right column the number of each type of declaration):

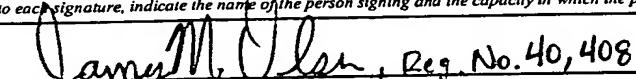
Number of declarations

<input type="checkbox"/> Box No. VIII (i)	Declaration as to the identity of the inventor	:
<input type="checkbox"/> Box No. VIII (ii)	Declaration as to the applicant's entitlement, as at the international filing date, to apply for and be granted a patent	:
<input type="checkbox"/> Box No. VIII (iii)	Declaration as to the applicant's entitlement, as at the international filing date, to claim the priority of the earlier application	:
<input type="checkbox"/> Box No. VIII (iv)	Declaration of inventorship (only for the purposes of the designation of the United States of America)	:
<input type="checkbox"/> Box No. VIII (v)	Declaration as to non-prejudicial disclosures or exceptions to lack of novelty	:

Box No. IX CHECK LIST; LANGUAGE OF FILING

This international application contains:		This international application is accompanied by the following item(s) (mark the applicable check-boxes below and indicate in right column the number of each item):		Number of items
(a) in paper form, the following number of sheets:		1. <input checked="" type="checkbox"/> fee calculation sheet 2. <input type="checkbox"/> original separate power of attorney 3. <input type="checkbox"/> original general power of attorney 4. <input type="checkbox"/> copy of general power of attorney; reference number, if any: 5. <input type="checkbox"/> statement explaining lack of signature 6. <input type="checkbox"/> priority document(s) identified in Box No. VI as item(s): 7. <input type="checkbox"/> translation of international application into (language): 8. <input type="checkbox"/> separate indications concerning deposited microorganisms or other biological material 9. <input type="checkbox"/> sequence listing in computer readable form (indicate type and number of carriers)		
request (including declaration sheets) : 3				
description (excluding sequence listings and/or tables related thereto) : 18				
claims : 7				
abstract : 1				
drawings : 4				
Sub-total number of sheets : 33				
sequence listings :				
tables related thereto :				
(for both, actual number of sheets if filed in paper form, whether or not also filed in computer readable form; see (c) below) :				
Total number of sheets : 33				
(b) <input type="checkbox"/> only in computer readable form (Section 801(a)(i))				
(i) <input type="checkbox"/> sequence listings				
(ii) <input type="checkbox"/> tables related thereto				
(c) <input type="checkbox"/> also in computer readable form (Section 801(a)(ii))				
(i) <input type="checkbox"/> sequence listings				
(ii) <input type="checkbox"/> tables related thereto				
Type and number of carriers (diskette, CD-ROM, CD-R or other) on which are contained the				
<input type="checkbox"/> sequence listing:				
<input type="checkbox"/> tables related thereto:				
(additional copies to be indicated under items 9(ii) and/or 10(ii), in right column)				
Figure of the drawings which should accompany the abstract:		Language of filing of the international application: English		

Box No. X SIGNATURE OF APPLICANT, AGENT OR COMMON REPRESENTATIVE

Next to each signature, indicate the name of the person signing and the capacity in which the person signs (if such capacity is not obvious from reading the request).

 James M. Olsen, Reg. No. 40,408
James M. Olsen, Agent for Applicant(s)
CONNOLLY BOVE LODGE & HUTZ LLP

For receiving Office use only	
1. Date of actual receipt of the purported international application:	
3. Corrected date of actual receipt due to later but timely received papers or drawings completing the purported international application:	
4. Date of timely receipt of the required corrections under PCT Article 11(2):	
5. International Searching Authority (if two or more are competent): ISA /	
6. <input type="checkbox"/> Transmittal of search copy delayed until search fee is paid.	
For International Bureau use only	
Date of receipt of the record copy by the International Bureau:	

2. Drawings:

received:
 not received:

This sheet is not part of and does not count as a sheet of the international application.

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FEE CALCULATION SHEET Annex to the Request

Applicant's or agent's file reference 11390-00001-WO

International Application No.

Date stamp of the receiving Office

Applicant IKOR INDUSTRIES INC.

CALCULATION OF PRESCRIBED FEES

1. TRANSMITTAL FEE

300.00

T

2. SEARCH FEE

1,000.00

S

International search to be carried out by US
(If two or more International Searching Authorities are competent to carry out the international search, indicate the name of the Authority which is chosen to carry out the international search.)

3. INTERNATIONAL FILING FEE

Where item (b) and/or (c) of Box No. IX apply, enter Sub-total number of sheets
Where item (b) and (c) of Box No. IX do not apply, enter Total number of sheets

} 33

i1 first 30 sheets

1,134.00

i1

i2 3 x 12.00 = 36.00

36.00

i2

number of sheets in
excess of 30

i3 additional component (only if sequence listing and /or tables related thereto are filed in computer readable form under Section 801(a)(i), or both in that form and on paper, under Section 801(a)(ii)):

400 x _____ = _____
fee per sheet

i3

Add amounts entered at i1, i2 and i3 and enter total at I

1,170.00

I

(Applicants from certain States are entitled to a reduction of 75% of the international fee. Where the applicant is (or all applicants are) so entitled, the total to be entered at I is 25% of the international filing fee.)

4. FEE FOR PRIORITY DOCUMENT (if applicable)

40.00

P

5. TOTAL FEES PAYABLE

\$ 2,510.00

Add amounts entered at T, S, I and P, and enter total in the TOTAL box

TOTAL

MODE OF PAYMENT

authorization to charge
deposit account (see below)

postal money order

cash

coupons

cheque

bank draft

revenue stamps

other (specify):

AUTHORIZATION TO CHARGE (OR CREDIT) DEPOSIT ACCOUNT

(This mode of payment may not be available at all receiving Offices)

Receiving Office: RO/

US

Authorization to charge the total fees indicated above.

Deposit Account No.:

03-2775

This check-box may be marked only if the conditions for deposit accounts of the receiving office so permit) Authorization to charge any deficiency or credit any overpayment in the total fees indicated above.

Date: 6 May 2004

Authorization to charge the fee for priority document.

Name: James M. Olsen

Signature: *James M. Olsen*